

**Information to identify the case:**

Debtor 1	<u>Eduard Ivanicko</u>	Social Security number or ITIN	xxx-xx-0847
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Erika N. Ivanicko</u>	Social Security number or ITIN	xxx-xx-9333
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-23391-JKS			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Eduard Ivanicko

Erika N. Ivanicko

10/18/19

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Eduard Ivanicko  
 Erika N. Ivanicko  
 Debtors

Case No. 19-23391-JKS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 34

Date Rcvd: Oct 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2019.

db/jdb	+Eduard Ivanicko, Erika N. Ivanicko, 88 Trenton Avenue, Clifton, NJ 07011-1748
cr	+Valley National Bank, PO BOX 953, Wayne, NJ 07470, UNITED STATES 07474-0953
518343440	+Best Buy/CBNA, Box 6497, Sioux Falls, SD 57117-6497
518343449	+Fulton Bank of NJ, Box 790408, Saint Louis, MO 63179-0408
518343462	+Valley National Bank, 1460 Valley Road, Wayne, NJ 07470-8494

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+E-mail/Text: cforman@iq7technology.com Oct 19 2019 02:25:39 Charles M. Forman, Forman Holt, 365 West Passaic St., Suite 400, Rochelle Park, NJ 07662-3017
smg	E-mail/Text: usanj.njbankr@usdoj.gov Oct 19 2019 02:24:37 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 19 2019 02:24:33 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+EDI: RMSC.COM Oct 19 2019 05:38:00 Synchrony Bank c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518343438	+EDI: AMEREXPR.COM Oct 19 2019 05:38:00 American Express Bank, FSB, 4315 South 2700 West, Salt Lake City, UT 84184-0002
518343439	+EDI: BANKAMER2.COM Oct 19 2019 05:38:00 Bank of America, NA, 100 North Tryon Street, Charlotte, NC 28202-4000
518343441	+EDI: CAPITALONE.COM Oct 19 2019 05:38:00 Capital One Bank, 10700 Capital One Way, Richmond, VA 23060-9243
518343442	+EDI: CHASE.COM Oct 19 2019 05:38:00 Chase Bank USA, PO Box 15298, Wilmington, DE 19850-5298
518343443	+EDI: CITICORP.COM Oct 19 2019 05:38:00 CitiBank, NA, 701 East 60th Street North, Sioux Falls, SD 57104-0493
518343444	+EDI: CITICORP.COM Oct 19 2019 05:38:00 Citicards CBNA, 701 E. 60th Street N, Sioux Falls, SD 57104-0432
518343445	+EDI: WFNNB.COM Oct 19 2019 05:38:00 Comenity Bank/NWYRK&CO, Box 182789, Columbus, OH 43218-2789
518343446	EDI: WFNNB.COM Oct 19 2019 05:38:00 Comenity Capital, Box 182120, Columbus, OH 43218-2120
518343447	+EDI: TSYS2.COM Oct 19 2019 05:38:00 DSNB Macy's, Box 8218, Mason, OH 45040-8218
518343450	+EDI: CITICORP.COM Oct 19 2019 05:38:00 Home Depot, Box 6497, Sioux Falls, SD 57117-6497
518343451	+E-mail/Text: bnc@nordstrom.com Oct 19 2019 02:23:39 Nordstrom/TD, 13531 E Caley Avenue, Englewood, CO 80111-6505
518343452	+EDI: RMSC.COM Oct 19 2019 05:38:00 PayPal Credit, Box 105658, Atlanta, GA 30348-5658
518343453	+EDI: SEARS.COM Oct 19 2019 05:38:00 Sears/CBNA, Box 6282, Sioux Falls, SD 57117-6282
518343454	+EDI: RMSC.COM Oct 19 2019 05:38:00 Sync/Lowes, Box 965005, Orlando, FL 32896-5005
518343455	+EDI: RMSC.COM Oct 19 2019 05:38:00 Syncb/Amazon PLCC, Box 965015, Orlando, FL 32896-5015
518343456	EDI: RMSC.COM Oct 19 2019 05:38:00 Syncb/JC Penney, Box 965007, Orlando, FL 32896-5007
518343457	EDI: RMSC.COM Oct 19 2019 05:38:00 Syncb/Old Navy, Box 965005, Orlando, FL 32896-5005
518343459	+EDI: RMSC.COM Oct 19 2019 05:38:00 Syncb/PC Richard, Box 965036, Orlando, FL 32896-5036
518343458	+EDI: RMSC.COM Oct 19 2019 05:38:00 Syncb/PayPal Extras MC, Box 965005, Orlando, FL 32896-5005
518344941	+EDI: RMSC.COM Oct 19 2019 05:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518343460	+EDI: WTRRN BANK.COM Oct 19 2019 05:38:00 TD Bank USA/Target Credit, NCD-0240, Box 1470, Minneapolis, MN 55440-1470
518343461	EDI: TFSR.COM Oct 19 2019 05:38:00 Toyota Motor Credit Corp., 5005 N River Blvd NE, Cedar Rapids, IA 52411-6634
518343448	EDI: USBANKARS.COM Oct 19 2019 05:38:00 Elan Financial Services, Box 108, Saint Louis, MO 63166
518343463	+EDI: WFFC.COM Oct 19 2019 05:38:00 Wells Fargo Card Service, Box 14517, Des Moines, IA 50306-3517
518343464	+EDI: WFFC.COM Oct 19 2019 05:38:00 Wells Fargo Home Mortgage, Box 10335, Des Moines, IA 50306-0335

TOTAL: 29

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +Charles M. Forman, Forman Holt, 365 West Passaic St., Suite 400, Rochelle Park, NJ 07662-3017

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

User: admin  
Form ID: 318

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Total Noticed: 34

Date Rcvd: Oct 18, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 20, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2019 at the address(es) listed below:

Charles M. Forman cforman@formanlaw.com, lcapasso@formanlaw.com;cforman@iq7technology.com  
Charles M. Forman on behalf of Trustee Charles M. Forman cforman@formanlaw.com,  
lcapasso@formanlaw.com;cforman@iq7technology.com  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation  
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Ralph A Ferro, Jr on behalf of Debtor Eduard Ivanicko ralphferrojr@msn.com  
Ralph A Ferro, Jr on behalf of Joint Debtor Erika N. Ivanicko ralphferrojr@msn.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7